

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	
TERRY M. ZERNICK and	:	CASE NO.: 22-70242-JAD
JOSHUA P. ZERNICK,	:	
Debtor.	:	
	:	
Terry M. Zernick,	:	Chapter 13
	:	Related to
Movant,	:	Doc. No. 35
	:	
vs.	:	
Skills of Central Pennsylvania	:	
341 Science Park Road, Suite 6	:	
State College, PA 16803 (Employer),	:	
	:	Filed Under Local Bankruptcy
Respondent.	:	Rule 9013
	:	
	:	

ORDER TO PAY TRUSTEE PURSUANT TO WAGE ATTACHMENT

The above-named Movant, TERRY M. ZERNICK, having filed a Chapter 13 Petition and Debtor having moved to attach wages to fund the Chapter 13 plan.

IT IS, THEREFORE, ORDERED that until further order of this Court, the entity from which the debtor receives income:

Skills of Central Pennsylvania
341 Science Park Road
Suite 6
State College, PA 16803

shall deduct from said income the sum of **\$473.08** beginning on the next pay day following receipt of this Order and deduct a similar amount each pay period thereafter, including any period for which the debtor receives a periodic or lump sum payment as a result of vacation, termination or other benefits arising out of present or past employment, or from any other benefits payable to the debtor, and shall remit the deducted sums ON AT LEAST A MONTHLY BASIS to:

RONDA J. WINNECOUR
CHAPTER 13 TRUSTEE, W.D. PA
PO BOX 84051
CHICAGO, IL 60689-4002

IT IS FURTHER ORDERED that the above-named entity shall notify the Trustee if the debtor's income is terminated and the reason therefore.

IT IS FURTHER ORDERED that the Debtors shall serve this Order and a copy of the Notification of Debtors Social Security Number, Local Bankruptcy form 12, that includes the Debtor's full social security number on the above-named entity. Debtor shall file a certificate of service regarding service of the Order and local form, but the social security number shall not be included on the certificate.

IT IS FURTHER ORDERED that all remaining income of the debtor, except the amounts required to be withheld for taxes, social security, insurance, pension, or union dues be paid to the debtor in accordance with usual payment procedures.

IT IS FURTHER ORDERED THAT NO OTHER DEDUCTIONS FOR GARNISHMENT, WAGE ASSIGNMENT, CREDIT UNION OR OTHER PURPOSE NOT SPECIFICALLY AUTHORIZED BY THIS COURT BE MADE FROM THE INCOME OF DEBTOR WITH THE EXCEPTION OF ANY SUPPORT PAYMENTS.

IT IS FURTHER ORDERED that this Order supersedes previous orders made to the above-named entity in this case.

IT IS FURTHER ORDERED that the above-named entity shall not charge any fee to the debtor for the administration of this attachment order, except as may be allowed upon application to and order of this Court.

IT IS FURTHER ORDERED that the Debtor(s) shall remain responsible for timely making all monthly plan payments to the Chapter 13 Trustee, either in whole or in part, until such time as the automatic paycheck withdrawals by the employer or other automatic attachments such as automatic bank transfers or welfare checks begin. The first plan payment is due within thirty (30) days after the Chapter 13 Plan has been filed. Any failure to timely remit full Plan payments to the Trustee may result in the dismissal of the case after notice and hearing. Employers and others who fail to withhold funds and pay them over to the Trustee as ordered herein may be subject to sanctions including damages to the Debtor and this estate.

DATED this 8th day of September, 2022.



JEFFERY A. DELLER
U.S. BANKRUPTCY JUDGE

cc: Debtor
Office of the Standing Chapter 13 Trustee
Employer

FILED
9/8/22 7:33 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Terry M. Zernick
Joshua P. Zernick
Debtors

Case No. 22-70242-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 08, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Terry M. Zernick, Joshua P. Zernick, 503 Madera Avenue, Northern Cambria, PA 15714-1623

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Lily Christina Calkins	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com lilychristinacalkins@gmail.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

District/off: 0315-7

User: auto

Page 2 of 2

Date Rcvd: Sep 08, 2022

Form ID: pdf900

Total Noticed: 1

Timothy J. Sloan

on behalf of Joint Debtor Joshua P. Zernick sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com

Timothy J. Sloan

on behalf of Debtor Terry M. Zernick sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com

TOTAL: 7